

National Student Loan Data System

Delinquent Borrower Report Extract Record Layouts for Schools (DELQ01)

December 22, 2015

1.0 NSLDS Delinquent Borrower Report (*DELQ01*)

The *Delinquent Borrower Report (DELQ01)* provides school users a report of borrowers with loans reported as delinquent in payments to one of the federal loan servicers, which does not include loans whose guarantee is held by a Guaranty Agency. To assist schools with delinquency/default prevention, this information contains the student's demographic data including address, phone numbers, and e-mail address, as well as loan data including date, type, total outstanding balance, and current monthly payment amount. Consolidation loans are also included as part of this report along with identifying information on their underlying loan(s). If a school has merged into a new school (different OPEID), the report will now include the original school OPEID on loans whose originating schools merged. This report can be requested ad-hoc through the predefined list of school reports from the Report tab of the NSLDS Professional Access Web site, or as an automatic scheduled report from the School Profile link of the Org tab of the NSLDS Professional Access Web site.

Ad-hoc Report:

The user selects an output Type of Report or Extract. With the Extract option, the user will select either Standard (fixed-width) or Comma Delimited format. Schools may choose to receive all the data at the six-digit school OPEID, or enter a branch location by including the last two digits of the eight-digit OPEID. The user can specify a single federal loan servicer or all federal loan servicers, designate the cohort year, and select one or more delinquency periods. The default asterisk * indicates “all” for that field selection. The user will also choose a sort order of SSN or Last/First Name. The processed data is sent to the Student Aid Internet Gateway (SAIG) mailbox associated with the NSLDS User ID requesting this report. Additional hints for printing the report in Microsoft Word format are available in the Report List Help page.

Scheduled Report:

The user will choose to create an output Type of Standard (fixed-width), Comma Delimited or Report. The user can also request all records for all School Branch IDs associated with the user or request only those records associated the main school branch (00). The frequency of the report will determine the schedule when the output will be automatically generated and sent to the selected SAIG Mailbox. Additional hints for printing the report in Microsoft Word format are available in the Report List Help page.

This document contains the layouts for the header, detail records, and trailer for the Standard (fixed-width extract versions of the output, and the detail records for the Comma Separated Values (CSV) extract versions of the output. Each report requested online will generate one header record, one or more detail records, and one trailer record. There are no header or trailer records associated with the Comma Separated Values (CSV) extract version of the output.

The record layout table contains the position, the data element name, description, field format, and length as they will appear on the fixed width extract. It also contains the data element name, description, and field format as they will appear on the Comma Separated Values (CSV) extract file. Each version of the report requested online will generate one or more detail records.

NEW! The following update has been made to the April 14, 2014 version of this document:

The following fields have been added to the Standard (fixed-width) and Comma Separated Values (CSV) extract formats:

- **First Payment Due Date** - The first payment due following the disclosure date.
- **Disclosure Date** - The date which the servicer distributed the disclosure of repayment terms.
- **Cumulative Total Payment Amount** - The sum of the payment amounts received on the payment effective dates of each applicable year.
- **Next Payment Due Date** - The date of the earliest unpaid installment.
- **Most Recent Payment Effective Date** - Latest date when payment was received or effective date of pre-conversion adjustments.
- **Income-Driven Repayment Plan Anniversary Date** - The date a borrower will be reevaluated for IDR based on the date when the borrower entered the current IDR plan.

2.0 Delinquent Borrower Report Extract Record Layouts for Schools

The following layouts can be found below:

- Fixed-Width
- Comma Separated Values (CSV)

2.1 Fixed-Width

The following represents the file layout for a fixed-width extract:

Delinquent Borrower Header Record

Length = 700

Pos FR	Pos TO	Data Element	Description	Field Format	Lth
1	1	Record Type	'0' – Represents Header record.	Char.	1
2	41	Header Title	Value 'DELINQUENT BORROWER REPORT'.	Char.	40
42	47	Report ID	Identifier of report. Value 'DELQ01'.	Char.	6
48	53	School Code	School Code.	Char.	6
54	55	Branch Code	School Branch Code. * = All Or a specific branch code	Char.	2
56	58	Federal Loan Servicer ID	Federal Loan Servicer ID. * = All Or a specific Federal Loan Servicer ID	Char.	3
59	62	Cohort Year	Cohort Year. * = All Or a specific year CCYY	Char.	4
63	63	Delinquent Period 31-89	Indicator of Delinquent Time Period 31-89 Days. Y = Include N = Exclude	Char.	1
64	64	Delinquent Period 90-149	Indicator of Delinquent Time Period 90-149 Days. Y = Include N = Exclude	Char.	1
65	65	Delinquent Period 150-209	Indicator of Delinquent Time Period 150-209 Days. Y = Include N = Exclude	Char.	1

Pos FR	Pos TO	Data Element	Description	Field Format	Lth
66	66	Delinquent Period 210-269	Indicator of Delinquent Time Period 210-269 Days. Y = Include N = Exclude	Char.	1
67	67	Delinquent Period 270-359	Indicator of Delinquent Time Period 270-359 Days. Y = Include N = Exclude	Char.	1
68	68	Delinquent Period 360+	Indicator of Delinquent Time Period 360+ Days. Y = Include N = Exclude	Char.	1
69	69	Sort By	1 = SSN 2 = Last Name within descending Delinquent Period	Char.	1
70	89	Submittal Timestamp	Submittal Timestamp when the request was picked up by the batch routine from the queue.	Char.	20
90	700	Filler	Attribute to complete record length.	Char.	611

Delinquent Borrower Detail Record

Length = 700

Pos FR	Pos TO	Data Element	Description	Field Format	Lth
1	1	Record Type	'1' – Represents Detail record.	Char.	1
2	10	Borrower SSN	Borrower Social Security Number.	Char.	9
11	18	Borrower DOB	Borrower Date of Birth. Format CCYYMMDD.	Date	8
19	53	Borrower Last Name	Borrower Last Name.	Char.	35
54	88	Borrower First Name	Borrower First Name.	Char.	35
89	123	Borrower Middle Name	Borrower Middle Name.	Char.	35
124	129	OPB	Outstanding Principal Balance currently owed on the loan.	Num.	6
130	135	OIB	Outstanding Interest Balance currently owed on the loan.	Num.	6
136	141	Fees	Outstanding Fees Balance currently owed on the loan.	Num.	6
142	144	Days Delinquent	Number of days borrower is delinquent as of the Submittal Timestamp.	Char.	3
145	152	Delinquent Date	Date borrower became delinquent. Format CCYYMMDD.	Date	8

Pos FR	Pos TO	Data Element	Description	Field Format	Lth
153	158	Amount	Loan amount.	Num.	6
159	166	Loan Date	Date when a FDLP loan was originally disbursed or Date when an FFELP loan was originally guaranteed.	Date	8
167	168	Loan Type	Type of loan.	Char.	2
169	174	Monthly Payment Amount	Scheduled Payment Amount.	Num.	6
175	214	Address Line 1	Street Address Line 1.	Char.	40
215	254	Address Line 2	Street Address Line 2.	Char.	40
255	284	City	Current City.	Char.	30
285	286	State	State Abbreviation.	Char.	2
287	303	Zip Code	Postal Code.	Char.	17
304	328	Country	Country.	Char.	25
329	329	Address Condition	Good Address. Y = Yes N = No	Char.	1
330	339	Home Phone	Borrower's residence phone.	Char.	10
340	349	Business Phone	Borrower's business phone.	Char.	10
350	359	Cell Phone	Borrower's cell phone.	Char.	10
360	487	E-mail	Borrower's e-mail address.	Char.	128
488	495	Maturity Date	Loan Maturity Date/Date Entered Repayment.	Date	8
496	503	Date of Default Loan Status	Date the loan received a status of defaulted.	Date	8
504	511	Date of Default for Cohort Default Rate	Date the loan began being used in cohort default rate numerator.	Date	8

Pos FR	Pos TO	Data Element	Description	Field Format	Lth
512	513	Repayment Plan Type	Code for repayment plan. C1 = Income Contingent Repayment– Formula Amount C2 = Income Contingent Repayment– Capped Amount C3 = Income Contingent Repayment CG = Consolidation Graduated Repayment CS = Consolidation Standard Repayment EF = Extended Fixed Repayment EG = Extended Graduated Repayment FE = Fixed Payment, Extended Term Repayment FF = Fixed Payment, Fixed Term Repayment GR = Graduated Repayment I3 = Income-Based Repayment Plan 2014 with Partial Financial Hardship I4 = Income-Based Repayment Plan 2014 without Partial Financial Hardship I5 = Revised Pay As You Earn (REPAYE) IB = Income-Based Repayment – Partial Financial Hardship IC = Income Contingent Repayment IL = Income Based Repayment– No Partial Financial Hardship IS – Income Sensitive Repayment J1 = Alternative Fixed Payment Repayment J2 = Alternative Fixed Term Repayment J3 = Alternative Graduated Payment Repayment J4 = Alternative Negative Amortization Repayment J5 = Alternative Fixed Post REPAYE P1 = Pay as You Earn – No Partial Financial Hardship PA = Pay as You Earn Repayment– Partial Financial Hardship SF = Standard Repayment SG = Graduated 10-Year Repayment SP = Special Plan/Secretary's Option Repayment	Char.	2
514	516	Servicer Code	Servicer Code.	Char.	3
517	556	Servicer Name	Servicer Name.	Char.	40
557	566	Servicer Phone	Servicer Phone.	Char.	10

Pos FR	Pos TO	Data Element	Description	Field Format	Lth
567	587	Award ID/Data Provider ID	Award ID/Data Provider ID.	Char.	21
588	593	Original School Code	Original School Code associated with the loan. For a school that has merged into a new OPEID, the original OPEID will populate in this field.	Char.	6
594	595	Original School Branch Code	Original School Branch Code associated with the loan. For a school that has merged into a new OPEID, the original School Branch Code will populate in this field.	Char.	2
596	596	Consolidation Indicator	Indicates that the loan is either a consolidation loan or an underlying loan for a consolidation loan. Values are: 1 = Consolidation Loan 2 = Underlying Loan(s) Blank	Char.	1
597	617	Consolidation Loan Identifier	This field is populated only when the Consolidation Indicator is not blank. For both a consolidation loan and its underlying loan(s), this field contains an alpha-numeric identifier that helps associate or link the consolidation loan to all of its underlying loans.	Char.	21
618	626	Student SSN	Parent PLUS loan beneficiary Social Security Number.	Char.	9
627	634	Student DOB	Parent PLUS loan beneficiary Date of Birth.	Char.	8
635	646	Student First Name	Parent PLUS loan beneficiary First Name.	Char.	12
647	654	First Payment Due Date	The first payment due following the disclosure date.	Date	8
655	662	Disclosure Date	The date which the servicer distributed the disclosure of repayment terms.	Date	8
663	671	Cumulative Total Payment Amount	The sum of the payment amounts received on the payment effective dates of each applicable year.	Num.	9
672	679	Next Payment Due Date	The date of the earliest unpaid installment.	Date	8
680	687	Most Recent Payment Effective Date	Latest date when payment was received or effective date of pre-conversion adjustments.	Date	8
688	695	Income-Driven Repayment Plan Anniversary Date	The date a borrower will be reevaluated for IDR based on the date when the borrower entered the current IDR plan.	Date	8
696	700	Filler	Attribute to complete record length.	Char.	5

Delinquent Borrower Trailer Record

Length = 700

Pos FR	Pos TO	Data Element	Description	Field Format	Lth
1	1	Record Type	'9' – Represents Trailer record.	Char.	1
2	10	Total Delinquent Period 31-89	Total number of borrowers delinquent for 31-89 days.	Num.	9
11	19	Total Delinquent Period 90-149	Total number of borrowers delinquent for 90-149 days.	Num.	9
20	28	Total Delinquent Period 150-209	Total number of borrowers delinquent for 150-209 days.	Num.	9
29	37	Total Delinquent Period 210-269	Total number of borrowers delinquent for 210-269 days.	Num.	9
38	46	Total Delinquent Period 270-359	Total number of borrowers delinquent for 270-359 days.	Num.	9
47	55	Total Delinquent Period 360+	Total number of borrowers delinquent for 360+ days.	Num.	9
56	64	Total Delinquent	Total number of borrowers delinquent.	Num.	9
65	700	Filler	Attribute to complete record length.	Char.	636

2.2 Comma Separated Values (CSV)

The following represents the file layout for a Comma Separated Values (CSV) extract. Fields with the potential of containing commas will be bound in double quotes in the results:

Delinquent Borrower Detail Record

Data Element	Description	Field Format
Borrower SSN	Borrower Social Security Number.	Char.
Comma	Comma	Char.
Borrower DOB	Borrower Date of Birth. Format CCYYMMDD.	Date
Comma	Comma	Char.
Borrower Last Name	Borrower Last Name.	Char.
Comma	Comma	Char.
Borrower First Name	Borrower First Name.	Char.
Comma	Comma	Char.
Borrower Middle Name	Borrower Middle Name.	Char.
Comma	Comma	Char.
OPB	Outstanding Principal Balance.	Num.
Comma	Comma	Char.
OIB	Outstanding Interest Balance.	Num.
Comma	Comma	Char.

Data Element	Description	Field Format
Fees	Outstanding Fees Balance.	Num.
Comma	Comma	Char.
Days Delinquent	Number of days borrower is delinquent as of the Submittal Timestamp.	Char.
Comma	Comma	Char.
Delinquent Date	Date borrower became delinquent.	Date
Comma	Comma	Char.
Amount	Loan amount.	Num.
Comma	Comma	Char.
Loan Date	Date when a FDLP loan was originally disbursed or Date when an FFELP loan was originally guaranteed.	Date
Comma	Comma	Char.
Loan Type	Type of loan.	Char.
Comma	Comma	Char.
Monthly Payment Amount	Scheduled Payment Amount.	Num.
Comma	Comma	Char.
Address Line 1	Street Address Line 1.	Char.
Comma	Comma	Char.
Address Line 2	Street Address Line 2.	Char.
Comma	Comma	Char.
City	Current City.	Char.
Comma	Comma	Char.
State	State Abbreviation.	Char.
Comma	Comma	Char.
Zip Code	Postal Code.	Char.
Comma	Comma	Char.
Country	Country.	Char.
Comma	Comma	Char.
Address Condition	Good Address. Y = Yes N = No	Char.
Comma	Comma	Char.
Home Phone	Borrower's residence phone.	Char.
Comma	Comma	Char.

Data Element	Description	Field Format
Business Phone	Borrower's business phone.	Char.
Comma	Comma	Char.
Cell Phone	Borrower's cell phone.	Char.
Comma	Comma	Char.
E-mail	Borrower's e-mail address.	Char.
Comma	Comma	Char.
Maturity Date	Loan Maturity Date/Date Entered Repayment.	Date
Comma	Comma	Char.
Date of Default Loan Status	Date the loan received a status of defaulted.	Date
Comma	Comma	Char.
Date of Default for Cohort Default Rate	Date the loan began being used in cohort default rate numerator.	Date
Comma	Comma	Char.

Data Element	Description	Field Format
Repayment Plan Type	Code for repayment plan. C1 = Income Contingent Repayment– Formula Amount C2 = Income Contingent Repayment– Capped Amount C3 = Income Contingent Repayment CG = Consolidation Graduated Repayment CS = Consolidation Standard Repayment EF = Extended Fixed Repayment EG = Extended Graduated Repayment FE = Fixed Payment, Extended Term Repayment FF = Fixed Payment, Fixed Term Repayment GR = Graduated Repayment I3 = Income Based Repayment (Future Use) I4 = Income-Based Repayment Plan 2014 without Partial Financial Hardship I5 = Revised Pay As You Earn (REPAYE) IB = Income-Based Repayment – Financial Hardship IC = Income Contingent Repayment IL = Income Based Repayment– No Financial Hardship IS = Income Sensitive Repayment J1 = Alternative Fixed Payment Repayment J2 = Alternative Fixed Term Repayment J3 = Alternative Graduated Payment Repayment J4 = Alternative Negative Amortization Repayment J5 = Alternative Fixed Post REPAYE P1 = Pay as You Earn – No Partial Financial Hardship PA = Pay as You Earn Repayment SF = Standard Repayment SG = Graduated 10-Year Repayment SP = Special Plan/Secretary's Option Repayment	Char.
Comma	Comma	Char.
Servicer Code	Servicer Code.	Char.
Comma	Comma	Char.
Servicer Name	Servicer Name.	Char.
Comma	Comma	Char.
Servicer Phone	Servicer Phone.	Char.
Comma	Comma	Char.
Award ID/Data Provider ID	Award ID/Data Provider ID.	Char.
Comma	Comma	Char.

Data Element	Description	Field Format
Original School Code	Original School Code associated with the loan. For a school that has merged into a new OPEID, the original OPEID will populate in this field.	Char.
Comma	Comma	Char.
Original School Branch Code	Original School Branch Code associated with the loan. For a school that has merged into a new OPEID, the original School Branch Code will populate in this field.	Char.
Comma	Comma	Char.
Consolidation Indicator	Indicates that the loan is either a consolidation loan or an underlying loan for a consolidation loan. Values are: 1 = Consolidation Loan 2 = Underlying Loan(s) Blank	Char.
Comma	Comma	Char.
Consolidation Loan Identifier	This field is populated only when the Consolidation Indicator is not blank. For both a consolidation loan and its underlying loan(s), this field contains an alpha-numeric identifier that helps associate or link the consolidation loan to all of its underlying loans.	Char.
Comma	Comma	Char.
Student SSN	Parent PLUS loan beneficiary Social Security Number.	Char.
Comma	Comma	Char.
Student DOB	Parent PLUS loan beneficiary Date of Birth.	Char.
Comma	Comma	Char.
Student First Name	Parent PLUS loan beneficiary First Name.	Char.
First Payment Due Date	The first payment due following the disclosure date.	Date
Comma	Comma	Char.
Disclosure Date	The date which the servicer distributed the disclosure of repayment terms.	Date
Comma	Comma	Char.
Cumulative Total Payment Amount	The sum of the payment amounts received on the payment effective dates of each applicable year.	Num.
Comma	Comma	Char.
Next Payment Due Date	The date of the earliest unpaid installment.	Date
Comma	Comma	Char.
Most Recent Payment Effective Date	Latest date when payment was received or effective date of pre-conversion adjustments.	Date
Comma	Comma	Char.

Data Element	Description	Field Format
Income-Driven Repayment Plan Anniversary Date	The date a borrower will be reevaluated for IDR based on the date when the borrower entered the current IDR plan.	Date
Comma	Comma	Char.

Note:

* The OPEID is the combination of the 6 digit school code and the 2 digit school location code. If a school has more than 99 locations, the first digit of the OPEID is then incremented to 1. If the school has more than 199 locations, the first digit is then incremented to 2, and so forth. For example, location 00 = 06789900, location 101 = 16789901, location 202 = 26789902.